

THE DAILY BEE

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George B. Trebeck, being duly sworn, deposes and says that he is secretary of The Bee Publishing Company.

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Notary Public, N. P. Felt.

MORTGAGE INDEBTEDNESS.

The census bureau has issued an extra bulletin containing statistics of farms, homes and mortgages in Alabama and Iowa, two typical states having nearly the same population, one representing the conditions in the south and the other those in the west.

Superintendent Porter explains that the work of obtaining information in regard to individual indebtedness has been beset with great difficulty. Many counties are sparsely settled and the special agents of the bureau have been obliged to make long and laborious journeys to reach county seats.

There is a wide diversity of system also in the methods of recording these instruments. In many instances investigators were obliged to turn over the pages of every volume in order to locate the mortgages and in all cases to read the entire instrument and make abstracts of them.

The carelessness and ignorance of county officers and the indifference of individuals as to the correctness of papers and the releases of mortgages were also a source of annoyance and delay.

Some idea of the extent of the investigations is formed from the fact that 2,500 employes were engaged in the compilation in the field for from four to five months, and they forwarded to the bureau in Washington abstracts of more than nine million mortgages.

As an incident of the difficulties, it is stated that one special agent examined 3,200 pages in obtaining abstracts of 62 mortgages.

The records were searched for the years 1880 to 1889 inclusive, and show actual land indebtedness of record January 1, 1890. In making the investigations, only those instruments which are technically denominated real estate securities were taken.

Crop liens, judgment liens and chattel mortgages were excluded for the reason that the expense of searching those out would have been greater than the appropriations for the purpose would warrant and chattel mortgages are frequently duplicated by being recorded in several counties.

The real estate mortgages cover by far the greater portion of private recorded indebtedness, and the order of congress upon a resolution of Senator Cockrell did not comprehend a more extended investigation.

The results are admittedly and necessarily inaccurate. Except by a tollsome inquiry into the private business matters of the individuals interested it would be impossible to determine exactly what proportion of the recorded securities are still actually in force and represent actual indebtedness.

The painstaking official has, however, followed the course of these instruments with a sufficient care in something like 102 counties in the United States to warrant the conclusion that the percentage of error in the result will not exceed 5 to 10 per cent.

The figures collated will be of vast importance in discussing economic questions in the future and will furnish an excellent basis for future investigations.

In Iowa the mortgage indebtedness placed upon record during the 10 years aggregated \$431,288,542, covering 36,627,928 acres and 292,007 city lots.

The existing mortgage indebtedness is \$199,034,956. The average life of the Iowa mortgage is nearly five years. The interest rates are 8 per cent on 48.60 per cent of the debt recorded in 10 years, 7 per cent on 21.91 per cent, 10 per cent on 13.28 per cent, 6 per cent on 12.88 per cent. The interest above 10 per cent is 2-100 of 1 per cent. The legal rate in Iowa is 10 per cent, and has been for 10 years.

In Alabama the mortgage indebtedness placed upon record during the 10 years aggregated \$91,009,623, covering 73,312 acres and 20,516 city lots.

The existing indebtedness of the state is \$38,027,988. The average life of a mortgage is two and seven-tenths years. The interest rates are 8 per cent on 63.60 per cent of the total, 6 per cent on 17.15 per cent, 7 per cent on 4.57 per cent and 12 and 1/2 per cent on 6.25 per cent of the total. The legal rate is 8 per cent and has been for 10 years.

The investigations show that in Iowa the debt in force in 1880 was \$28,905,447 and in 1889 it was \$50,902,370. In Alabama the indebtedness in 1880 was \$2,610,505 and in 1889 was \$13,419,149.

In 1887 the amount recorded was \$22,400,371. The industrial development of Alabama was coincident with the great and sudden growth of mortgage indebtedness.

It would appear that the mortgage indebtedness of a community increases and decreases as its commercial growth is rapid or slow. In Iowa, which has been steadily growing, the increase has been steady. In Alabama the amount of indebtedness was trifling until 1886 when it almost doubled, and in 1887 when it more than doubled that of the preceding year, settling back to \$13,851,841 in 1888.

The probabilities are that the new states of the west will all show a comparatively large indebtedness as compared with the old states and those of the south. It will be interesting to make the comparisons and the census tables will be in great demand by the political parties in the next presidential campaign.

There is a great deal of rot in the clamor for an all night street car service. The demand is made ostensibly for the accommodation of the printers, reporters, pressmen and telegraph operators who are doing night work. This class of operatives is represented as numbering 500. If each of them patronized the street cars the company would realize \$25 a night. That would scarcely pay the expense of fuel in the motor houses, let alone the wages of a separate night force of conductors, motormen and other employees.

But as a matter of fact, the number of persons on duty in the newspaper and telegraph offices after midnight will not exceed two hundred. Of these, a majority are single men located in boarding houses within four or five blocks of their places of business. So that the actual term-midnight traffic could not exceed on an average from five to ten dollars a night.

There would scarcely warrant one mile car for the entire length of the street car system.

What the patrons of the street car company really would appreciate is a more efficient service on some lines where cars only run at long intervals. Very few cities have an all-night car service. But most large cities require outgoing cars to be run frequently up to midnight. This is what the citizens of Omaha demand at this time. On some of the lines the last car leaves the center of the city at 11:30. This is the greatest source of dissatisfaction based on reasonable grounds. The street car company can afford to meet this general demand.

Another stride forward. For more than fifteen years THE BEE has occupied the front rank among metropolitan papers between Chicago and San Francisco. It has ever been on the alert as a disseminator of the current news of the world, and its expenditure for telegraphic news has been so lavish that no paper outside of the four or five leading American cities has attempted to rival it.

For more than ten years the telegraph tolls for special dispatches paid by THE BEE have been larger than the tolls paid for specials by all the papers in Nebraska, Iowa and Kansas together.

In order to keep abreast of the great dailies of the country, THE BEE proposes still further to enlarge its news facilities. To this end a contract has just been concluded with the Western Associated press for an exclusive leased-wire service that will give THE BEE the unabridged Associated press dispatches as they are now served to the Chicago, St. Louis, Cincinnati and other dailies of the first magnitude.

The Northwestern Associated press dispatches which have up to this time been served in this city only embodied about 7,000 words daily. The full Western Associated press dispatches exceed 25,000 words daily. They include cable letters from Berlin, London, Paris and other capitals of Europe and cover very fully all general news and the financial and commercial quotations from the business centers.

Beginning with next Sunday our telegraphic columns will contain these dispatches, as well as the New York Herald special cable service and the extensive special dispatches with which this paper has been supplied for years.

In the very nature of things this marked improvement in our telegraphic service will be chiefly noted in our morning edition, which will be equal in almost every respect to the great morning dailies of Chicago and St. Louis.

ASSURING RENEWED INTEREST. The Behring seal question is taking on renewed interest as the time for beginning seal fishing draws near. According to the latest advices from Washington no conclusion has been reached in the negotiations between the government of the United States and the British government looking to an arrangement for the protection of the seals during the coming season, and there does not appear to be a favorable prospect that any understanding for this purpose will be reached. It is stated that the British experts strenuously deny that the fur seal is diminishing, thus taking issue with Prof. Elliott and others, nor will they admit that there is any near danger from the practice of marine sealing. It has been understood, however, that as a measure of precaution and of comity toward the United States, the British government was willing to bring about a suspension of marine sealing by British vessels in Behring sea for one or even two seasons, provided our government will engage that there shall be no marine sealing by American vessels, nor any killing at the seal islands by the lessees or natives during the agreed period of suspension. Secretary Foster intimated a few days ago that he regarded it not improbable that some sort of an arrangement between the two governments would be reached, and stated at the same time that if none should be made the law would be enforced. The revenue cutters for service in Behring sea are under orders to sail the middle of the present month, it is presumed with the usual instructions regarding the enforcement of the law, though it is said their commanders will be confidentially instructed not to molest any vessel engaged in sealing beyond the jurisdictional limit of three miles from shore. The government will also send out an expert to report on the condition of the sealing industry, and the government agent is to be given large discretion in his supervision of the contractors. It is believed that unless some extraordinary precautions are taken the slaughter of seal the coming season will be unprecedented, because it is known that there will be a greater number of Canadian vessels engaged in sealing than ever before.

In the event of the failure of pending negotiations, the interesting question is, how far will the United States venture to go in enforcing existing law relating to the seal fisheries? If it shall be decided not to molest any vessel engaged in sealing outside the three mile limit there will be no reason for apprehending any new complication in the controversy, but very little protection would be given to the seal. On the other hand, if the full intent and purpose of the law is carried out it is possible the British government will interpose something more forcible than a protest. There is nothing in the treatment of the Behring seal issue thus far by that government to indicate that it has any such intention, but it is hardly to be supposed that it would disregard an appeal from the Dominion government to protect Canadian sealers in what it claims to be the open sea. The situation is not such as to necessarily cause apprehension, but it would be more satisfactory if there was some fair and equitable arrangement between the two governments for the protection of the seal industry pending a permanent settlement

AN OBLIVIOUS LESSON IN IRRIGATION.

The census bulletin on irrigation in New Mexico furnishes an interesting object lesson of that may be accomplished by supplying land with moisture in this way. Of course even better illustrations could be obtained elsewhere, but this one is none the less revealing for that reason. Of little over four thousand farms in the territory, about three thousand are irrigated, and according to the bulletin the average cost to the farmer, including the price of the land, cost of preparing it for cultivation, and first cost of water right, was \$18.54 per acre. The estimated per cent value of the irrigated farms, including improvements, averages \$50.98 per acre, an apparent profit, less cost of buildings, of \$32.44 per acre. The average annual value of the productions of these farms is stated to be \$12.50 per acre, deducting from which the annual expense per acre for water, \$1.54, makes the annual return \$11.54 per acre.

This is a very generous return upon the original investment, to say nothing of the large increase in the value of the lands, and the return can be depended upon with absolute certainty from year to year if the same care is regularly given to cultivation. It is to be considered, also, that the farmers of New Mexico, most of whom are Mexicans, are far from being the best examples of intelligent or scientific agriculturists, and unquestionably a much higher average return than is now secured could be obtained with the application of better methods of farming than are employed. But making no account of the want of better knowledge of their business among the farmers generally of New Mexico, and doubtless some other drawbacks, farming on the irrigated lands of that territory is evidently profitable. It is estimated that there are at least 10,000 square miles of irrigable land in New Mexico, which, if reclaimed, could support a population of between three and four million.

That irrigation is a well paying investment needs no more testimony than is furnished by the results in our western states and territories, and when one considers the vast empire that awaits reclamation by this means—a region that could be made capable of sustaining a population almost if not quite as large as that of the entire country at present—the importance of the subject can be understood and appreciated. It is the judgment of some intelligent statisticians that the time is not very remote when the existing agricultural lands of the United States will not produce enough to supply the home demand, and the facts which lead to this conclusion are of a very convincing character. It is demonstrable that for some years the percentage of increase of the products of agriculture has not kept pace with the percentage of increase of population, and this disparity is likely to be more marked in the future. A partial remedy will be found in improved methods of agriculture—and unquestionably American farmers have something to learn in this direction—and perhaps in increased production from reducing farm areas and thus increasing the number of agriculturists, but sooner or later the vast arid region must provide new lands to meet the wants of the coming millions who are to people this republic, and this can be done only by irrigation. It is interesting to note that a sense of the importance of this subject is no longer confined to the west.

It appears that Colorado is already experiencing good effects from the reclamation of the land law of that state. This act prohibited the acquisition of large bodies of agricultural, grazing or arable lands by non-resident aliens. It also, while permitting aliens to loan their money on large tracts of land, prevented ownership under foreclosure of mortgages by penalty of forfeiture to the state after three years. The result was to exclude foreign capital from the state, to the advantage of adjoining states or territories which had no such unfriendly legislation. It is stated by the Denver Republican that already since the repeal of the law a large amount of alien capital has been gained to the state and more is in prospect. The policy of restricting the ownership of land by non-resident aliens is very generally popular, and unquestionably is founded upon a sound principle, but the application of the policy may not be equally expedient in all communities, as the experience of Colorado appears to clearly demonstrate.

SPEAKER ELDER is quite frank in his interview with a BEE reporter. He admits that the independent passed the Newberry bill with the expectation that it would be vetoed by Governor Boyd, and that the veto was the best thing that could have happened to the alliance movement. Mr. Elder's candor is admirable, but the infinite assurance of the alliance leaders will react upon them. They were unwilling to pass a railroad measure which would have been approved by the governor and have given relief to the farmer from railroad extortions, because that would have ruined the business of the professional agitators. Without a railroad grievance they felt sure the alliance party would go to pieces. They prevented legislation in order to keep up the discontent of their constituents and perpetuate their own political power.

A GAME OF freeze out has just been played upon the counties and precincts along the line of the Chicago, Kansas & Nebraska railroad in the foreclosure of that road in the interest of the Rock Island. The subsidies in the shape of stock purchased by the counties aggregated \$2,000,000. The Rock Island takes the train consolation that comes with the knowledge that they have been robbed by due form of law.

CAPTAIN J. M. LEE, who has been stationed at Rosebud agency since the cessation of hostilities, is in Washington and pronounces all danger of an uprising passed. This will be a crushing

blow to some of the alarmists who have steadily predicted a renewal of trouble unless the war department is given sole control of Indian affairs. Captain Lee is an officer in the regular army and an old Indian fighter and agent.

ARTICLES of incorporation of the Omaha grain and produce exchange have been filed as the first step toward establishing a grain and produce market in this city. The incorporators of this exchange are all well known grain men and they propose to be ready for business by July 1. THE BEE welcomes the evidence of their faith in the future of this city as a grain market and on behalf of the citizens of Omaha extends the right hand of business fellowship.

Too Sacred to Fool With. Patent marriage contracts like that of the spiritists, Mrs. Lake and Mr. Peck, never seem to have been a success. If the terms of a marriage contract do not make it a de facto marriage criminal relationships are involved, and if they do make it a de facto marriage people save themselves a deal of annoyance and trouble by doing the regular thing.

Paternal Love of the Poor. Sensationalism and hysterics have been so pronounced in the agitation for the suspension of child life insurance that we are glad to find in the April Nineteenth Century a moderate defense of the system, written by Dr. Berbie, a physician in the East end of London. The defense does not convince us that the system is based on abuses, but it must convince every one that paternal love is too strong among the poor for child life insurance to even suggest child death insurance, except in the rarest of cases.

And Thou, Too, Watterson. There is running through all the short speeches made by the president a fervor, a tolerance, a patriotic sincerity for the people were not prepared. * * * We prefer to listen to such remarks as the president made at Knoxville, at Chattanooga and at Atlanta, and to remember that they came from the president of the United States, the ruler over a great and a united people, and to join with him in rejoicing that the conflict which a quarter of a century ago raged over those fair fields and thundered from those mountain tops resulted, not in a divided country, but in a closer and more glorious union.

Even the Magwumps Applaud. President Harrison's tour through the southern states has been characterized by respectful and apparently earnest attention on the part of the people, if not by any very conspicuous demonstrations of enthusiasm. The president's brief addresses to the people at various points have been, on the whole, unpretentious and in good taste, with such incidental references to the policy of reconstruction and its effect upon southern interests as were naturally to be expected. The most gratifying thing has been the general recognition of the community of interests between the south and the west of the country, and a moderate acknowledgment of the progressive and patriotic spirit that prevails. There has been some of the usual platitudes of the words and he has doubtless gained some breadth of view by his casual contact with the southern people.

PASSING JENTS. Globe: An Atchison woman has taken so much sulphur that people say she would make a good match.

New York Commercial Advertiser: Governor Hoag of Texas is very angry with his own people, but his conduct in the prevailing trouble betrays his conduct.

Life: La Francee—I am sorry to hear that you are spending so heavily. The Francee—By no means. It is almost criminal for a man to speculate with money that ought to be saved for his son-in-law.

The Old, Old Story. New York Journal. At 9 p. m. the clerk feels sick. At 10 he leaves the store. At 11 o'clock on the baseball grounds. He yells till his throat is sore.

Puck: Mrs. Dussan—O dear! This paper has published a horrid scandal about me. Miss Munn Ann Pussler—How terrible! How did they get hold of it!

Denver Sun: The poetess who wrote "Backward, Turn Backward, Oh Time, in Your Flight," was like a good many actresses. She wanted a return date.

Washington Post: 'Tis now the youth feels agony and the old man grieves. His last spring's trousers prove to be more than an inch too short.

Park Policeman—Say, what yer givin' away dem bows and arrows for? Philanthropist—Sh! I'm a dealer in artificial eyes.

New York Commercial Advertiser: A scientific fellow who is compiling a new geography makes it appear that the mountains are just as old as the hills.

Birmingham Republican: The thirty potato burr emerges to the farmers' alliance in a movement to prevent cheap potatoes.

Washington Post: Spring epidemics mean to stay, having brought their grip with it.

New Orleans Plaindealer: It takes a long time for a young man to become a good carpenter; but he can learn enough